



Miscellaneous Frequently Asked Questions

What is the difference between enrolling individuals into qualified health plans (QHPs) and Navigators facilitating their enrollment into QHPs?

Enrollment and determinations of eligibility are responsibilities of the Marketplace and will be carried out by the Marketplace, or in certain cases, by agents and brokers. See 45 C.F.R. §§ 155.400(a), 155.220, and 155.310(d). Navigators facilitate consumers' enrollment into QHPs by providing fair, impartial, and accurate information that assists consumers with submitting the eligibility application, clarifying the distinctions among QHPs, and making informed decisions during the health plan selection process.

Are CACs able to charge for their services?

No, CACs cannot impose any charge on consumers for any assistance related to the Marketplace. 21

Should CACs develop a relationship with Navigators? Are Navigators a resource for CACs?

We encourage CACs to develop and maintain relationships with local Navigators. Navigators are a great resource for CACs to provide referrals in the event that the CAC is not able to provide the assistance a consumer requires. For example, if a consumer requires disability accommodations or language assistance that the CAC is not able to provide, a CAC should start by trying to locate a geographically accessible Navigator, since Navigators are required to be trained and tested on a disability and language access curriculum and to comply with accessibility laws and laws regarding culturally and linguistically appropriate services as recipients of federal funding.

Do CAC Organizations have to be available 24/7?

No, CAC organizations are not required or expected to provide CAC services outside normal hours of operation. In addition, after it designates an organization, the FFMs and SPMs will post on their websites an organization's hours of operation along with its contact information.

Are CACs prohibited from registering consumers to vote while providing enrollment assistance in the Marketplace?

Nothing prohibits CACs from registering consumers to vote.

Can CACs assist consumers who have Medicare?

Yes, CACs can assist Medicare beneficiaries. However, CMS will not provide detailed training materials on Medicare eligibility and enrollment. Therefore, we encourage CACs to refer consumers to other resources such as 1-800-MEDICARE or Medicare.gov for the Medicare Ombudsman Center and other Medicare-approved resource assistance (which may be found on the internet at: <https://www.cms.gov/Center/Special-Topic/Ombudsman-Center.html>) when it is in the best interest of the consumer to do so.

May designated CAC organizations work with Navigator grantees in their geographic area?

Yes. For example, a hospital that is a designated CAC organization may establish a relationship with the local Navigator grantee to coordinate outreach if the hospital wishes to conduct outreach (CAC designated organizations may but are not required to do outreach), use each other's space for assisting consumers, etc. Navigator grantees should be careful, however, not to use Navigator grant funding to pay for expenses for the CAC program or to compensate any staff or volunteers of either organization for performing CAC functions.